

Cryotherapy Program

We don't give the cold shoulder to cryotherapy risks. Check out what we can offer those in this quickly expanding industry.

Exclusive Cryotherapy Insurance

Cryotherapy is a quickly growing treatment being used for sports medicine, physical therapy, and even dermatological and weight loss uses. Because it has not been verified by the FDA for these uses, many markets are taking a stand-off approach and several markets have exited offering coverage. At Breckenridge, we offer a competitive, tailored coverage solution to help with your insureds' cryotherapy needs!

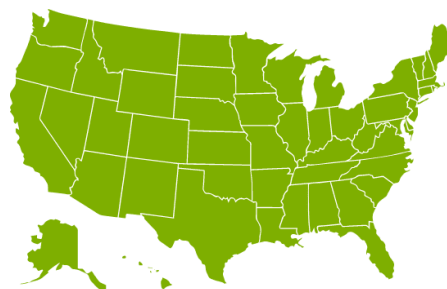
Highlights

- Quick response time (24-48 hours in most cases)
- Coverage available even if there is professional/collegiate athlete exposure
- Other related exposures can be considered with cryotherapy (i.e. physical therapy, sports rehab, massage therapy)
- Mobile and Stationary!
- Up to two hours of risk management consultation per policy period ([Learn More](#))

Classes

Some of the classes and/or uses of Cryotherapy and related services that may be eligible for coverage include:

- Whole Body Cryotherapy
- Cryotherapy Chamber (mobile and stationary)
- Sports Rehab
- Sports Therapy
- Sports Medicine
- Physical Therapy
- Injury Rehabilitation
- Compression Therapy
- Cold Therapy
- Ice Therapy
- Cryo Slim
- Cryo Fat Freezing
- Cryo Weightloss



Program is available in all 50 states

Contact



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- Medi-Spa
- Massage Therapy
- Floatation
- Infrared Saunas
- Cold Facial

Coverages

- Professional Liability
- General Liability (can only be bound with the professional)
- Business Personal Property
- Inland Marine (on separate paper)
- XS/Healthcare Umbrella available with other markets

Limits

- \$1MM/\$1MM to \$2MM/\$4MM
- Abuse/molestation coverage included sublimit
- Cyber available standalone
- HNOA available for AP

Submissions

- Fully completed [Breckenridge Cryotherapy Application](#) (non-binding indications can be offered on competitor applications)
- [IV Therapy Supplemental Application](#)
- Valued Carrier Loss runs (if currently insured)
- Resume of owner(s) and Key Employee(s) (if in business less than three years or no current coverage)
- If no current coverage, No Known Loss Letter
- Copies of waivers used
- Copies of training certificates of Cryo Technicians
- [Equine Therapy Supplemental](#)